

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:	)	
David PINTSOV et al.	)	
	)	Art Unit: 2624
Serial No.: 10/799,871	)	
	)	Examiner: David RASHID
Filed: March 12, 2004	)	
	)	Confirmation No.: 6131
For: SYSTEM AND METHOD FOR	)	
AUTOMATIC SELECTION OF	)	
TEMPLATES FOR IMAGE-BASED	)	
FRAUD DETECTION	)	

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San Diego, California  
March 11, 2008

Mail Stop: RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

This paper, which is timely with the automatic grant of the accompanying Petition for Extension of Time (2-months), is submitted in response to the final Office Action dated November 5, 2007. The following amendments and remarks are submitted for the Examiner's consideration.

**A listing of the Pending Claims** begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.